



JOHN ELIAS BALDACCI  
GOVERNOR

STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
DEERING BUILDING AMHI COMPLEX  
27 STATE HOUSE STATION  
AUGUSTA, MAINE  
04333-0027

PAUL R. DIONNE  
EXECUTIVE DIRECTOR

April 22, 2005

Alessandro A. Iuppa, Superintendent  
Bureau of Insurance  
34 State House Station  
Augusta, Maine 04333-0034

Re: *Workers' Compensation Board v. ESIS/Ace American Insurance Company*

Dear Superintendent Iuppa:

Enclosed please find a copy of a Consent Decree between the Workers' Compensation Board and ESIS/Ace American Insurance Company. I am, through this letter, certifying the findings to the Bureau of Insurance pursuant to 39-A M.R.S.A. §359(2).

The findings reflect that ESIS/Ace American Insurance Company engaged in patterns of questionable claims-handling techniques in violation of 39-A M.R.S.A. §359(2).

Should you need additional information, please do not hesitate to contact my office.

Sincerely,

Paul R. Dionne  
Executive Director/Chair

PRD/amp

Enclosures

cc: Steven P. Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board  
Eric A. Cioppa, Deputy Superintendent, Bureau of Insurance  
Larry D. Jackson, Assistant General Counsel, ACE-INA  
Edward D. Troy, ESIS President  
David K. Patterson, ESIS Executive Vice President  
Linda Howell, ESIS Compliance Officer  
Michael Stahl, ESIS Vice President



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